

What is claimed is:

1. A model for making stable currency loans for use in secondary economies, said model comprising:
  - a) a lending entity having access to at least one stable currency,
  - b) a borrowing entity having use for loan proceeds in a secondary economy,
  - c) a first interest rate at least partially determined by a commonly available lending interest rate of the stable currency,
  - d) a second interest rate at least partially determined by a commonly available interest rate of a local currency of the secondary economy,
  - e) an agreement for a loan between said lending and borrowing entities at said first interest rate, said loan payable in the stable currency, and
  - f) an amortization schedule comprising a first debt service obligation payable at said second interest rate and a second debt service obligation payable at said first interest rate.
2. A model as recited in claim 1 wherein said loan is satisfied by payment in the stable currency.
3. A model as recited in claim 2 further comprising a reserve fund of sufficient amount to facilitate satisfaction of said amortization schedule in the

1 event of a period of instability of said secondary  
2 economy.

3 4. A model as recited in claim 3 wherein said reserve  
4 fund is derived from the difference in the  
5 amortization of the loan at said second and first  
6 interest rates, said second interest rate being  
7 greater than first interest rate.

8 5. A model as recited in claim 1 further comprising a  
9 reserve fund of sufficient amount to facilitate  
10 satisfaction of said amortization schedule in the  
11 event of a period of instability of said secondary  
12 economy.

13 6. A model as recited in claim 5 wherein said reserve  
14 fund is derived from the difference in the  
15 amortization schedule at said second and first  
16 interest rate.

17 7. A model as recited in claim 5 wherein the amount of  
18 said reserve fund is predetermined based at least  
19 partially on the amount of said loan and the stability  
20 of said secondary economy.

21 8. A model as recited in claim 7 wherein said stability  
22 of said secondary economy is based on historical and  
23 current economic factors.

24 9. A model as recited in claim 7 wherein said reserve  
25 fund is established as an initial deposit.

10. A model as recited in claim 5 wherein said reserve fund is accumulated from a portion of said periodic payments of said first debt service obligation.
11. A model as recited in claim 10 wherein said periodic payments of said first debt service obligation continues for a predetermined length of time until said reserve fund comprises a predetermined amount.
12. A model as recited in claim 10 wherein said predetermined amount of said reserve fund is based at least partially on the amount of said loan and the instability of said secondary economy.
13. A model as recited in claim 12 wherein said second debt service obligation begins upon the satisfaction of said first debt service obligation and said reserve fund comprising a predetermined amount.
14. A model as recited in claim 13 wherein said reserve fund is retained by said lending entity and applicable to satisfy at least a portion of said second debt service obligation during a period of instability of said secondary economy.
15. A model as recited in claim 14 wherein said reserve fund is retained by said lending entity and applicable to satisfy at least a portion of either said first or second debt service obligation during a period of instability of the secondary economy.

16. A model as recited in claim 15 wherein any unused portion of said reserve fund is returned to said borrowing entity upon satisfaction of said loan.
17. A model as recited in claim 3 further comprising a security deposit payed by said borrowing entity in an amount less than the amount of said loan.
18. A model as recited in claim 3 wherein said lending entity is associated with a lending institution directly associated with said secondary economy and said borrowing entity is a client of said lending institution.
19. A model as recited in claim 18 further comprising a compensation package benefitting said lending institution and including conversion fees from the client for exchanging local currency for the stable currency used for satisfaction of said amortization schedule.
20. A model as recited in claim 19 wherein said compensation package further includes a deposit of said reserve fund with said lending institution.
21. A model as recited in claim 18 further comprising a conversion loan package wherein said lending institution converts pre-existing loans involving local currency to loans of and payable in the stable currency.

- 1 22. A model for making a stable currency loan for use in  
2 a secondary economy, said model comprising:  
3 a) a lending entity having access to a stable  
4 currency,  
5 b) a borrowing entity having use for loan proceeds  
6 in a secondary economy,  
7 c) a first interest rate at least partially  
8 determined by a commonly available lending  
9 interest rate of the stable currency,  
10 d) a second interest rate at least partially  
11 determined by a commonly available interest rate  
12 of local currency within the secondary economy,  
13 e) an agreement for a loan between said lending and  
14 borrowing entities at said first interest rate,  
15 said loan payable to and satisfied by said  
16 borrowing entity in said stable currency,  
17 f) an amortization schedule to satisfy said loan  
18 comprising a first debt service obligation  
19 payable at said second interest rate and a second  
20 debt service obligation payable at said first  
21 interest rate, and  
22 g) a reserve fund sufficient in amount to facilitate  
23 payment of at least a portion of said  
24 amortization schedule in the event of instability  
25 of said secondary economy.

- 1 23. A model as recited in claim 22 wherein any unused  
2 portion of said reserve fund is returned to said  
3 borrowing entity upon satisfaction of said loan.
- 4 24. A model as recited in claim 23 wherein the amount of  
5 said reserve fund is predetermined based at least  
6 partially on the amount of said loan and the stability  
7 of the secondary economy.
- 8 25. A model as recited in claim 24 wherein said reserve  
9 fund is derived from the difference in amortization of  
10 said loan at said second and first interest rates,  
11 said second interest rate being greater than said  
12 first interest rate.
- 13 26. A model as recited in claim 25 wherein said reserve  
14 fund is accumulated in a predetermined number of  
15 periodic payments of said first debt service  
16 obligation.
- 17 27. A model as recited in claim 26 wherein said second  
18 debt service obligation begins upon the satisfaction  
19 of said first debt service obligation and said reserve  
20 fund reaching said predetermined amount.
- 21 28. A procedure for making a secure, stable currency loan  
22 for use in a secondary economy, said procedure  
23 comprising:
- 24 a) establishing a first interest rate at least  
25 partially based on a commonly available lending

- 1 interest rate of a predetermined stable currency,  
2 b) establishing a second interest rate at least  
3 partially based on a commonly available lending  
4 interest rate of a local currency of a secondary  
5 economy,  
6 c) making a loan in the stable currency between a  
7 lending entity and a borrowing entity at the  
8 first interest rate,  
9 d) amortizing at least a portion of the loan at the  
10 second interest rate and another portion of the  
11 loan at the first interest rate, and  
12 e) creating a reserve fund derived from the  
13 difference in the amortization of the loan at the  
14 second interest rate and the first interest rate.  
15 29. A procedure as recited in claim 28 comprising  
16 establishing the reserve fund in a sufficient amount  
17 to facilitate satisfaction of the loan in the event of  
18 a period of instability of the secondary economy.  
19 30. A procedure as recited in claim 29 comprising  
20 determining the amount of said reserve fund based at  
21 least partially on the amount of the loan and the  
22 stability of the secondary economy.  
23 31. A procedure as recited in claim 28 comprising  
24 establishing the reserve fund by accumulating a  
25 portion of periodic payments made in amortizing the

- 1 loan at the second interest rate.
- 2 32. A procedure as recited in claim 31 comprising
- 3 continuing periodic payments to satisfy amortizing the
- 4 loan at the second interest rate for a predetermined
- 5 length of time until the reserve fund comprises the
- 6 predetermined amount.
- 7 33. A procedure as recited in claim 32 comprising
- 8 returning any unused portion of the reserve fund to
- 9 the borrowing entity upon satisfaction of the loan.
- 10 34. A procedure as recited in claim 28 comprising
- 11 returning any unused portion of said reserve fund to
- 12 the borrowing entity upon satisfaction of the loan.
- 13 35. A procedure as recited in claim 34 comprising
- 14 associating the lending entity with a lending
- 15 institution associated with the secondary economy and
- 16 extending the loan to a client of the lending
- 17 institution as the borrowing entity.
- 18 36. A procedure as recited in claim 35 comprising
- 19 compensating the lending institution by conversion
- 20 fees from the client, charged by the lending
- 21 institution for exchanging local currency for the
- 22 stable currency used for the satisfaction of the loan.
- 23 37. A procedure as recited in claim 28 comprising
- 24 converting pre-existing loans of local currency into
- 25 loans of and payable in the stable currency.



1 38. A procedure for making a secure loan comprising:

- 2 a) establishing a first interest rate at least  
3 partially based on a commonly available lending  
4 interest rate,  
5 b) establishing a second interest rate which is  
6 greater than the first interest rate,  
7 c) making a loan between a lending entity and a  
8 borrowing entity at the first interest rate,  
9 d) amortizing at least a majority of the loan at the  
10 second interest rate,  
11 e) creating a reserve fund derived from the  
12 difference in amortization of the loan at the  
13 second interest rate and at the first interest  
14 rate, and  
15 f) establishing the reserve fund in a predetermined  
16 sufficient amount to facilitate satisfaction of  
17 the loan.

18 39. A procedure as recited in claim 38 comprising  
19 amortizing another portion of the loan at the first  
20 interest rate, and returning the amount of the reserve  
21 fund to the borrowing entity at a predetermined time  
22 before or after satisfaction of the loan.

23 40. A procedure as recited in claim 38 comprising  
24 returning the amount of the loan to the borrowing  
25 entity at a predetermined time before or after

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